

SEAT PLEASANT NEWS

OCTOBER EDITION

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City of Seat Pleasant

Crime Prevention Mini-

Fair

Mayor

Eugene W. Grant

Council President

Latasha Gatling (At Large Councilmember)

Ward I Councilmember Elenora Simms

Ward II Councilmember Aretha Stephenson

Ward III Councilmember
Reveral Yeargin

Ward IV Councilmember Gerald Raynor

Ward V Councilmember

Darrell Hardy

AT Large Council member Kelly Porter

Acting City Administrator Treasurer

Robert L. Ashton

Chief of Police Samuel Prue

Director of Public WorksJohnny Thompson

City Clerk

Dashaun Lanham

A WORD FROM THE MAYOR

Greetings to all,

Recently, the state of Maryland held its primary election. Voters cast their votes and winners have been decided. The finalist will appear on the November 2nd ballot. While I was not able to secure enough votes to serve as the nominee for the Democratic Party for the District Seven County Council seat, I am nonetheless grateful to all voters that supported me.

I wish to address the issue of increased crime in our community. While the crime rate is rising throughout the region in certain categories I must, as your mayor place an emphasis on the crimes committed in A City of Excellence. Our neighborhood has been hit with a number of home invasions, burglaries and thefts. Even one of our active senior citizens was robbed at gun point around 8:00 AM during the week.

As a community we MUST not tolerate this behavior and must stand shoulder to shoulder to eradicate this crime from our community. We must be our brother's/sister's keeper. Those of you who are retired and are home during the day must keep your eyes and ears open and report suspicious activity in our community. We all must play our part as good neighbors and must stay civically engaged. Government cannot do it all. But together we can and will accomplish much. Let us show that we are A City of Excellence by working together to stop crime and secure the safety of our community. I encourage you to join our Citizens for Public Safety Committee under the leadership of Ms. Pamela Boone, a resident of Ward II. She has done a stellar job with her members but they (we) need more help and involvement from you our beloved residents and citizens. We cannot allow crime to overtake us and use the ailing economy as an excuse to explain or justify its existence.

Regardless, to those who believe otherwise we are A City of Excellence. We are excellent because of the people. People who don't believe we are excellent is because they don't believe themselves to be excellent. No, we are not a utopian city nor do we have a perfect government. But we have a will and desire to work together and never give up on the hopes and aspirations of a better life for ourselves and our posterity. We have a faith and belief in God that through His guidance we can do all things with Him for the betterment of our community. We must not allow the seeds of doubt, hatred, evil or selfishness to take root in our minds. Let us work together to resolve any differences we may have so we can accomplish much good. The works of Satan or evil must not triumph. The only way this can be achieved is by working together in excellence. If we overcome our individual biases, hatred and malice and work more closely together for the common good we can and will be A City of Excellence!

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GREETINGS FROM THE COUNCIL PRESIDENT



Happy October Seat Pleasant!

I hope this message finds you in warm spirits. As we move into the fall season, your City Council is working diligently to serve you and continue to make Seat Pleasant, "A City of Excellence."

A few items that are currently in the works include:

- Speed Camera legislation in school zones
- Updating the City Charter
- Updating the City Code
- Martin Luther King, Jr. Highway Study
- City Audit
- Refuse Collection Contract
- Solar Panel Installation on City Buildings (Grant Funded)
- Commercial Trucks within City Limits (Specific Routes)

If you would like additional information on any of the above items, contact your Councilmember. We would like to hear from you.

We look forward to seeing each of you at our Public Meeting held on the 2nd Monday of each month at 7:00 pm at City Hall. Again, if you have any questions, comments, or concerns please do not hesitate to contact us at 301-336-2600.

Sincerely,

LaTasha C. Gatling

Council President

City of Seat Pleasant

"A City of Excellence"

OFFICE OF THE CITY CLERK

The City Council passed the following legislations in the month of September:

Resolution: R-11-03 Approval of Community Legacy Grant Application

Copies of the legislation are available from the Office of the City Clerk.



WARD I MEETING
THURSDAY, NOVEMBER 4, 2010
WITH COUNCIL MEMBER
ELENORA SIMMS
IN THE
CITY HALL COUNCIL CHAMBERS
6301 ADDISON ROAD
SEAT PLEASANT, MARYLAND
6:00 - 8:00 P.M.



REFRESHMENTS WILL BE SERVED SEAT PLEASANT NEWS Page 3

COUNCIL COMMITTEE 2010-2011

Governmental Affairs & Technology

Kelly Porter, Chair Reveral Yeargin, Vice Chair Elenora Simms

Economic Development, Housing & Planning

Elenora Simms, Chair Reveral Yeargin, Vice Chair Kelly Porter

Finance & Budget

Aretha A. Stephenson, Chair Darrell Hardy, Vice Chair Gerald Raynor, Sr.

Human Services, Health & Education

Reveral Yeargin, Chair Kelly Porter, Vice Chair Elenora Simms

Public Safety, Civil Rights

Gerald Raynor, Sr, Chair Darrell Hardy, Vice Chair Aretha A. Stephenson

Public Works & Transportation

Darrell Hardy, Chair Gerald Raynor, Sr. Aretha A. Stephenson

PUBLIC HEARING FOR SPEED CAMERA IMPLEMENTATION

will be held on Monday, November 1, 2010 7:00p.m.

City Hall - Council Chambers 6301 Addison Road Seat Pleasant, Maryland 20743



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ANNUITIES VS CD'S (Part II)

by Robert Ashton



Annuities prove great vehicles for estate planning, given proceeds from them move straight to your beneficiaries minus the delay, cost and publicity of probate in the majority of states.

Finally, unlike some other financial options, you could very well wait until later in life with an annuity to make a withdrawal.

At the time you decide to begin receiving payments, you can typically choose from several different methods. They include:

- Lump sum (a one-time payout);
- Periodic distributions (take money only when needed);
- Systematic distributions (the fixed or variable figure is sent to you through regular intervals):

With annuities fixed or variable payments are guaranteed for the remainder of your life. As you can see, there is a wealth of benefits with annuities. Don't have any? What are you waiting for?

Different Annuity Types Offer Various Possibilities

Annuities come in all shapes and sizes, but which one is right for you? The annuity options are plentiful and include:

- Immediate Annuity
- Deferred Annuity
- Fixed Annuity
- Variable Annuity

The <u>immediate annuity</u> gives you the ability to receive income immediately for a set period of time or for the remainder of your life (can be received on monthly, quarterly, semi-annual or annual basis). The choice of contracts includes fixed immediate annuities (guarantee level payments regardless of how market performs) and variable immediate annuities (offer regular fluctuating payments that reflect the performance of the equities whereby they are invested). This option proves especially good for individuals who are nearing retirement and find the need to supplement their income.

The <u>deferred annuity</u> comes into play if you are searching for a fixed income only after a certain period of time. This allows the income you invest to keep on growing and collecting, only coming to you once you are really in need of it. Remember that the income accumulates and multiplies on a tax-deferred basis, with the annuitant only paying taxes once they begin to withdraw the money. Deferred annuities also offer a death benefit, meaning that if the annuitant dies, the annuity income is paid to their heir, including any investment income that was accrued. This form of annuity is best for those individuals who still have some time remaining before retirement.

For the <u>fixed annuity</u>, you have a financial vehicle which pays you a fixed income monthly from the time that you decide to begin getting money. The rate of return or the money, which is tax deferred, that you receive monthly is pre-determined and will not change. This kind of annuity is best for those individuals who are not big risk takers and like knowing how much money is coming their way each month.

The <u>variable annuity</u> will invest your money in stocks and bonds, and that income is subject to change each month due to market fluctuations. The income grows on a tax deferred basis, and the annuitant can decide to receive the returns immediately or over a long-term basis. The majority of variable annuities also make available a fixed account with a present interest rate declaration as an option for allocating premium or current assets. This product is a good selection for those individuals who are younger and not fearful of the market changes. Keep in mind that there are several manners in which you can obtain the annuity income.

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ANNUITIES VS CD'S (PART II continued)

A <u>lifetime or straight life annuity</u> choice is one whereby you will be paid annuity income for all of your life. This choice allows you to receive a regular income as long as you live, even in the event the money you invested toward the annuity dries up. In some instances, if you pass away prior to the fund money being exhausted, no money will be paid out to either your dependents or heir. The option here of receiving money is a plus for those individuals who need to take care of their own needs and want to be sure of not outliving their assets.

A joint and survivor annuity is where the individual is paid annuity income for as long as they live and even following their death. Meantime, the chosen survivor receives income for a fixed period of years and in some instances, the remainder of their lives. This option is best suited for individuals who have other responsibilities and must care for their dependents.

A <u>refund annuity</u> gives annuitants income for the duration of their life. In the event they die and have not obtained all the payment that is due to them in lieu of the premiums they have paid towards the annuity, their beneficiary or dependent has the chance of receiving the money that the individual did not get in their lifetime. This option is mostly geared towards individuals who are considering retiring from work and those who believe their Social Security benefits will not be suffice to finance their retirement. (Look for another installment next month. For more information call Robert Ashton at 301-336-2600.)

A WORD FROM THE POLICE DEPARTMENT NEW CELL PHONE LAW GOES INTO EFFECT

The new law prohibiting Maryland drivers from using a cell phone without a "hands free" device while operating a motor vehicle is now in effect. In addition the new law prohibits "a holder of a learner's instructional permit or provisional driver's license who is 18 years of age or older from driving a motor vehicle while using a handheld telephone". The fine for a first offense would be \$40 and subsequent offenses would be \$100. The new law would be a secondary offense, meaning that a driver must first be committing a primary offense such as speeding or reckless driving before they could be ticketed for a cell phone offense.

CPAC - KEEPING YOU SAFE!

Don't make the criminal's job easy. Instead of having a real career, stealing is often the thief's livelihood – and many of them are good at what they do! We want you to take away the opportunity for crime and, although you may not totally eliminate it, you can certainly decrease your chances for it. Think about your home, your car, and even your lifestyle and ask what you could change to make the criminal's job harder and lessen the chance of something bad happening to you.

- Start with keeping your car and house doors locked and using an alarm system. What's easier than walking right into someone's house or opening a car door?
- Never leave valuables in your car where anyone can see them, even for a few minutes. You'd be surprised how quickly someone can break your car window and walk away with something that belongs to you.
- Trim bushes or trees on your property that offer convenient hiding places, especially those close to doors and windows.
- Put away your phones/ipods when getting out of your vehicles.

There are many more things you can do to prevent you from being an easy target and these tips will help get you started. If you need any information or want us to discuss anything with the Seat Pleasant Police Department or Seat Pleasant Volunteer Fire Department, please email us at *cpac.seatpleasant@live.com*. Keep safe!

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THE SEAT PLEASANT VOLUNTEER FIRE DEPARTMENT WANTS YOU PREPARED FOR EMERGENCIES

By Philip Martin, Public Relations and Outreach



As your local fire station, we want you to be prepared for all emergencies that can happen. Whether it be a fire, medical emergency, hurricane, blizzard or flood, it is important to know how to be prepared and what to do. Build A Kit: Prepare basic survival kit that includes non-perishable food, water, your prescription medications, a flashlight and batteries, first-aid kit and other items you may need in an emergency or disaster. Make A Plan: Create a family emergency plan. Know how to contact one another and determine when and where to meet up. Stay Informed: Find out what type of emergencies could possibly happen to you and where to seek informa-

tion before and during a disaster. To learn more about National Preparedness Month, visit www.Ready.gov. For more information about the Seat Pleasant Volunteer Fire Company, visit us at www.SeatPleasantFire.com or stop by the fire house at 6305 Addison Road.

FLU SEASON IS COMING - GET VACCINATED

By Sharon Desmond of the Seat Pleasant/University of Maryland Health Partnership

Many of us enjoy the cooler fall weather—it is time for sweaters and football. Kids are back in school, the holidays aren't that far away and, unfortunately, flu season is also on its way. The best thing we can do to protect our selves is to get vaccinated. The vaccine is available at local grocery and drug stores (Safeway, Rite Aid, CVS, Walmart, etc.) or your doctor's office or clinics at no cost with insurance, Medicare or Medicaid (or for \$25-\$30 if you do not have insurance). However, Prince George's County Health Department is offering a FREE flu vaccination clinic. Both the nasal spray and shots will be offered and no appointment is



necessary, although children 18 and younger must come with a parent or guardian. The clinic is on Saturday November 6th from 9:00-2:00 at the Wayne K. Curry Sports and Learning Complex (8001 Sheriff Road, Landover), as part of the annual Prince George's County Holiday Food and Fitness Expo.

For most people, the flu is a mild illness but for some, it can be much more serious. Groups at higher risk of getting sicker with the flu include children younger than five (and especially younger than two), adults over 65, pregnant women, people living with asthma, diabetes, chronic lung, kidney, liver, heart or sickle cell disease, and those who have a weakened immune system. Babies younger than six months are too young to be vaccinated, so people who take care of them should be vaccinated instead.

There are three steps people can take to prevent the flu. The first, of course, is to take the time to get vaccinated. There are many different flu viruses and the yearly vaccine protects against the three strains expected to be most common that year. People should be vaccinated as soon as the vaccine is available; the peak flu season this year, when most people will get sick, is expected to be in January and February. The second step is to take everyday preventive actions—cover your mouth after sneezing or coughing, wash your hands with soap and water, avoid touching your eyes, nose and mouth as germs spread that way and if you are sick with flu like symptoms (runny nose, fever, sore throat, body aches, chills), stay home for the first 24 hours so you do not spread it to others. The last step is to take antiviral drugs if your doctor prescribes them.

The vaccine is available in the form of a shot or as a nasal spray. The flu shot is made using a killed (inactivated) virus while the spray uses a live, but weakened (called attenuated) virus that is not able to give you the flu. The nasal spray can only be used by healthy people between the ages of 2 and 49 who are not pregnant. The nasal spray is a nice option for children because they are usually healthy and it does not require the use of a needle.

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APPLICATIONS NOW BEING ACCEPTED FOR CHRISTMAS IN APRIL 2011

The Prince George's County Christmas in April Program is now accepting applications for 2011. Christmas in April is a volunteer organization that repairs the homes of senior citizens who are either low-income and/or physically disabled challenged, so they may live in warmth, safety, and independence. Christmas in April culminates in a one day repair effort on the last Saturday in April. Eligible homeowners must own their own homes and live in Prince George's County. Applications must be completed and received by November 1st to be considered. For more information call Christmas in April Prince George's County at 301-868-0937 or go to the website at http://www.christmasinaprilpg.org . For your convenience applications are available at Seat Pleasant City Hall 6301 Addison Road Seat Pleasant, Maryland or they can be downloaded from the Christmas in April website. However, the forms *must be mailed to:*

Christmas in April Prince George's County 7915 Malcolm Road Clinton, Maryland 20735

CITY LEAF PICK-UP



Autumn leaves are falling! Yard work is calling! So after all your hard work raking the leaves make sure to place them in bags and place them curbside Tuesday evening for pick up. (There is a limit of 10 bags.) Bates Trucking, the City's trash collector picks up yard waste every Wednesday. A schedule from the City's Public Works Department is forthcoming for other curbside collection. To contact Bates Trucking call 301-773-2069 and to contact the Public Works Department call 301-336-2600 and ask for the Public Works Department.

IMPORTANT NOTICE!

MEDICARE/MEDICAID INFORMATION SESSION COMING OCTOBER 27TH

Are you eligible for Medicare or Medicaid? Do you have questions about enrollment or the different components of the plans? The City of Seat Pleasant will be hosting an information session at City Hall on October 27th at 10:00 a.m. to address those concerns. Ms. Diann James, Senior Health Insurance Coordinator with the Prince George' County Administration on Aging will be presenting. Seating is limited so call Darlinda Sanders 301-336-2600 to reserve your space.

City of Seat Pleasant
"A City of Excellence"
6301 Addison Road
Seat Pleasant, Maryland 20743



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COME TO THE CRIME PREVENTION MINI-FAIR



SATURDAY, OCTOBER 23, 2010 12 NOON - 3:00 PM. 6225 FOOTE STREET (VACANT LOT) NEAR FOOTE STREET AND MARTIN LUTHER KING JR. HIGHWAY SEAT PLEASANT, MARYLAND



COME LEARN HOW TO PROTECT YOUR HOME!

FOR MORE INFORMATION CONTACT MARY DAVIS OF COMMUNITY POLICING AT 301-499-8700.